



Chip Cards Now Available

That means more protection for you.

How do chip cards work?

A small computer chip embedded in the card adds a new layer of protection against unauthorized use and counterfeiting. Information programmed into the chip is personalized for your account and each transaction generates a unique code that can't be used again.

Easy to use

Start the payment process by swiping your card, just as you do today. If a merchant's terminal is chip-enabled, you'll be prompted to insert your card.

If a merchant isn't using a chip-enabled terminal yet, the transaction will process as it normally does.

1 Insert your card, face up and chip end into the terminal.

2 Leave the card in the terminal during the entire transaction.

3 Follow the instructions on the screen and either sign your name or enter your PIN as needed. Be sure to remove your card and take your receipt when the transaction is complete.



At an ATM

Insert your chip card into the terminal and follow instructions on the screen. Depending on the type of ATM, you might be prompted to re-insert your card. Leave the card in the ATM until the transaction is complete and the card is released, and then remove your card and any cash you may have withdrawn. A PIN is needed for ATM transactions.

On the internet or phone

Nothing has changed for transactions made Online or by telephone, so you'll make payments just as you do today.

When do I receive my chip card?

We will automatically issue a chip card on the card holder's card expiration date. The new chip card will arrive in the mail.



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